

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Antonius Adhi Wiryawan, Kit Man Cheng, Weide Ju, Hichem Sellami, Durgesh Kotwal		
Assignee:	Siebel Systems, Inc.		
Title:	Method and Apparatus for Capturing Commercial Loan Application Data and Assigning a Commercial Loan Request		
Serial No.:	10/024,990	Filing Date:	December 19, 2001
Examiner:	Gregory L. Johnson	Group Art Unit:	3691
Docket No.:	OIC0262US	Confirmation No.	3673

Austin, Texas
October 3, 2007

MAIL STOP AF
COMMISSIONER FOR PATENTS
P. O. BOX 1450
ALEXANDRIA, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated August 3, 2007, having a shortened statutory period expiring on November 3, 2007. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.

No Amendments to the Specification are presented in this paper.

No Amendments to the Claims are presented in this paper. A complete listing of the current claims begins on page 2.

No Amendments to the Drawings are presented in this paper.

Remarks begin on page 7 of this paper.